

Information to identify the case:

Debtor 1	Robert W Weber	Social Security number or ITIN	xxx-xx-6725
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Stephaney Weber	Social Security number or ITIN	xxx-xx-4672
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	10-25687-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W Weber

Stephaney Weber
aka Stephaney Reid

8/3/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert W Weber
 Stephaney Weber
 Debtors

Case No. 10-25687-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 45

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db/jdb
 cr +Robert W Weber, Stephaney Weber, 5 Monument Ave, Hamilton, NJ 08619-3016
 cr +AMERICAN HOME MORTGAGE SERVICING, INC., 1525 S. Beltline Road, Coppell, TX 75019-4913
 510852207 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 510967115 +American Home Mortgage Servicing, Inc, 1525 S Beltline Rd Suite 100,
 N Coppell, Texas 75019-4913
 510809035 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 514225246 Deutsche Bank National Trust Co, c/o Zucker, Goldberg & Ackerman, PO Box 1024,
 Mountainside, NJ 07092-0024
 514225247 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC.,
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC.,
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605,
 Deutsche Bank National Trust Company
 510809037 +Drs. Nichel & Gardiner, c/o Hayt, Hayt & Landau, Two Industrial Way W, Box 500,
 Eatontown, NJ 07724-2265
 511643912 +NJ Child Support Payment Center, PO Box 4880, Trenton, NJ 08650-4880
 510809041 +Old Bridge Sayreville Medical Group PA, c/o Josef G. Saloman, Esq., 993 Lenox Dr,
 Lawrenceville, NJ 08648-2316
 510853971 +Old bridge-Sayreville, Medical Group, P.A., William H. Brosha, Esq.,
 993 Lenox Dr., Bldg Two, P.O. Box 5315, Princeton, New Jersey 08543-5315
 511123350 +TruMark Financial Credit Union, 1000 Northbrook Drive, Trevose, PA 19053-8430
 510809046 +Trumark Financial Credit Union, PO Box 1069, Langhorne, PA 19047-6069
 510809048 Victoria L. Ewen, c/o NJ Child Support, Mercer County Probation, 612 S. Broad St,
 Trenton, NJ 08611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2016 23:05:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2016 23:05:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511076105 +EDI: OPHSUBSID.COM Aug 03 2016 22:48:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511124475 EDI: RESURGENT.COM Aug 03 2016 22:48:00 CR Evergreen, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 511126478 E-mail/Text: bankruptcy@unj.org Aug 03 2016 23:05:03 Credit Union of New Jersey,
 1301 Parkway Ave., Ewing, N.J. 08628
 510809034 E-mail/Text: bankruptcy@unj.org Aug 03 2016 23:05:03 Credit Union of New Jersey,
 PO Box 7921, Ewing, NJ 08628
 510809031 EDI: CAPITALONE.COM Aug 03 2016 22:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 510809032 EDI: CHASE.COM Aug 03 2016 22:48:00 Chase Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 510809033 EDI: CHASE.COM Aug 03 2016 22:48:00 Chase/Amazon.com, Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 510809036 EDI: DISCOVER.COM Aug 03 2016 22:38:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 510822811 EDI: DISCOVER.COM Aug 03 2016 22:38:00 Discover Bank, Dfs Services LLC, PO Box 3025,
 New Albany, Ohio 43054-3025
 512566293 +EDI: RESURGENT.COM Aug 03 2016 22:48:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 511193548 EDI: RMSC.COM Aug 03 2016 22:38:00 GE Money Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 510809038 EDI: RMSC.COM Aug 03 2016 22:38:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
 510809039 EDI: CBSKOHL.COM Aug 03 2016 22:38:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 511193259 EDI: RESURGENT.COM Aug 03 2016 22:48:00 LVNV Funding LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 510809040 EDI: RMSC.COM Aug 03 2016 22:38:00 Lowe's/GEMB, PO Box 530914, Atlanta, GA 30353-0914
 513862743 EDI: AIS.COM Aug 03 2016 22:48:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC
 513862742 EDI: AIS.COM Aug 03 2016 22:48:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 513574124 EDI: AIS.COM Aug 03 2016 22:48:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 510995745 +EDI: PRA.COM Aug 03 2016 22:38:00 PRA Receivables Management, LLC,
 As Agent Of Portfolio Recovery Assocs., c/o Lowes, POB 41067, Norfolk VA 23541-1067
 511087849 +EDI: PRA.COM Aug 03 2016 22:38:00 PRA Receivables Management, LLC,
 As Agent Of Portfolio Recovery Assocs., c/o Sears Charge Plus, POB 41067,
 Norfolk VA 23541-1067

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Aug 03, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513540644 EDI: RECOVERYCORP.COM Aug 03 2016 22:48:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
513540645 EDI: RECOVERYCORP.COM Aug 03 2016 22:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
510809044 EDI: SEARS.COM Aug 03 2016 22:38:00 SearsCharge Plus, PO Box 6283,
Sioux Falls, SD 57117-6283
510809045 EDI: TFSR.COM Aug 03 2016 22:38:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855
510872180 EDI: TFSR.COM Aug 03 2016 22:38:00 Toyota Motor Credit Corporation, 500 Redbrook Blvd.,
Owings Mills, MD 21117
513768044 +EDI: OPHSUBSID.COM Aug 03 2016 22:48:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
510809047 +EDI: AFNIRECOVERY.COM Aug 03 2016 22:48:00 Verizon, c/o Afni, Inc., PO Box 3427,
Bloomington, IL 61702-3427
511156176 +EDI: VERIZONWIRE.COM Aug 03 2016 22:38:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
510809042 ##PSE&G, c/o AEGIS, PO Box 404, Fort Mill, SC 29716-0404
510809043 ##Ronald F. Senz, M.D., 148 Ocean Blvd, Atlantic Highlands, NJ 07716-1517

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Allen I Gorski on behalf of Debtor Robert W Weber agorski@gorskiknowlton.com
Allen I Gorski on behalf of Joint Debtor Stephaney Weber agorski@gorskiknowlton.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-W1
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE
TRUSTEE FOR ARGENT MORTGAGE LOAN TRUST 2005-W1, ASSET-BACKED NOTES SERIES 2005-W1
nj.bkecf@fedphe.com
Patrick O. Lacsina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE
TRUSTEE FOR ARGENT MORTGAGE LOAN TRUST 2005-W1, ASSET-BACKED NOTES SERIES 2005-W1
placsina@caplaw.net, gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com

TOTAL: 7